

Newfoundland and Labrador Public Sector Pensioners' Association

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November 14, 2022

Honourable Siobhan Coady President Treasury Board Treasury Board Secretariat SiobhanCoady@gov.nl.ca

Honourable Tom Osborne Minister of Health and Community Services TomOsborne@gov.nl.ca

Re: Group Insurance Benefits. Medical Transportation Coverage, & MTAP

Dear Minister Coady & Minister Osborne:

On behalf of the Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) and the NL Seniors' Coalition, I am once again writing to you to seek your leadership in examining and revising the rates payable for mileage coverage for medical transportation through the Group Insurance Program and through the Medical Transportation Assistance Program.

NLPSPA continues to be pleased to have membership on the Group Health Insurance Committee and we welcome that opportunity to offer opinion on and concerns with issues that our membership, other pensioners and sometimes employees bring to our attention. I understand from our NLPSPA member on this committee that this matter of medical transportation was advanced at the most recent meeting of the Advisory Committee on October 12 for further examination.

At a time when our Province is fully aware of grave concerns with the financial security of its citizens and when we hear every day of escalating increases in the price of goods for daily living, including fuel prices, the NLPSPA and the Seniors' Coalition is asking for intervention to increase the rates of coverage for folks who have to travel for medical care and to examine and modify some of the rules around eligibility with both the MTAP and the Group Net programs and any other related programs. Please reference my recent letter to you concerning the Accommodation Tax, as this likewise is a related and impacting issue for folks travelling for medical care.

MTAP, the **Medical Transportation Assistance Program**, provides financial assistance to beneficiaries of the Medical Care Plan (MCP) who incur substantial out-of-pocket travel costs to access specialized insured medical services which are not available in the

beneficiaries' immediate area of residence and/or within the province. Beneficiaries are expected to pay their medical travel costs up front prior to making application for cost-sharing of allowable expenses. Travel must be to/from the patient's Newfoundland and Labrador place of residence to qualify.

Effective April 1, 2021, residents who travel in excess of 500 kilometres by private vehicle during a 12-month period to attend medically required specialized insured services, which are not available within 50 kilometers one way of their home community, may be eligible for financial assistance at the prescribed rate of 20 cents per kilometre. Assistance is only available for eligible kilometres traveled after the first 500 eligible kilometres have been expended.

At this rate of 20 cents per kilometre, when today the cost of fuel is \$1.85.6 cents in St. John's and higher in other parts of the island and Labrador is shameful. In addition, some of the restrictions around this program are constricting, given that clinics are being closed randomly due to staffing shortages, lack of family doctors, hospitals are not able to maintain full services, and patients are being redirected elsewhere from their appointment site to alternate locations which might be inside the 50-kilometre zone.

For employees and retirees covered by the **Canada Life Group Net Program**, the rates are even more unbelievable.

Travel within Canada must be on a referral of a physician.

- -To and from the nearest licensed medical facility for medical, dental or vision services provided by a licensed medical practitioner.
- -Distance travelled must be at least 80kms (one way) from the community in which you reside. Benefits are limited to round trip economy class travel by a commercial airline, train or bus, or personal vehicle transportation.
- -If personal transportation is used a rate of \$0.125 per km will be paid to a maximum of \$300.00, per person, per calendar year.

No coverage is available for meal expenses, hotel accommodations, or gas expenses. No coverage will be paid for taxicabs, car rentals or automobile repair charges.

One gentleman from Deer Lake recently contacted the Association and I quote "It does not cover the mileage to see my GP in St. John's despite the fact that I have been unable to obtain a GP on the west coast since I relocated here 2 years ago. As for a specialist appointment, they would cover the mileage to the nearest specialist. As there is neither one on the west coast, but they indicated there was one in GFW and they would cover that mileage. I have been seeing the same specialist (dermatologist) in St. John's, twice a year, for the past 11 years. To get a referral now is unreasonable and I am not even sure there is such a specialist in GFW or what the wait time is for an appointment." This gentleman's situation is real and clearly articulates the frustration with the problems in the

health care system. However, it also articulates where some minor policy changes to "rules" and some rate increases could have a positive impact on lives.

These problems are not insurmountable. They simply require empathy and some policy and rate changes. I am fully aware of the recommendations within the Health Accord around medical transportation, but these small suggested changes can be done easily, despite some costing. From a political perspective, these small changes would be welcomed by residents and a win for the Government. Some changes cannot wait for ten years for a full health renewal.

Sincerely,

Sharron Callahan

Executive Director

Sharron Callahan

cc. Susan Walsh Seniors' Advocate seniorsadvocate@seniorsadvocatenl.ca

cc. Helena Bragg NLPSPA Member Group Insurance Advisory Committee